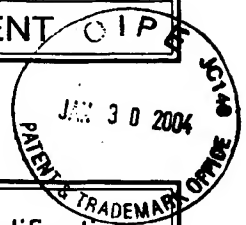


ELECTRONIC INFORMATION DISCLOSURE STATEMENT OIP

Electronic Version v18
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Title of Invention	System and method for financial instrument pre-qualification and offering
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Application Number: 10/654091
 Confirmation Number: 5822
 First Named Applicant: J. LeKachman
 Attorney Docket Number: 47004.000216
 Search string: (5809478 or 5815683 or 5832447 or 5838906
 or 5842178 or 5844553 or 5845256 or 5848427
 or 5862223 or 5875437 or 5878403 or 5899982
 or 5913302 or 5918217 or 5920848 or 5926800
 or 5930764 or 5930775 or 5930776 or 5940812
 or 5963953 or 5966699 or 5987434).pn.



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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
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	3	5832447	1998-11-03	Rieker et al.			
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✓	16	5926800	1999-07-20	Baronowski			

APP_ID=10654091

page 1 of 2

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Change(s) applied
 to document,
 /G.R.P./
 4/29/2011

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/654,091
		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	25 of 37	Attorney Docket Number	47004.000216

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*Examiner r Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Change(s) applied
to document,
/C.R.P./
4/19/201

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<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.T./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/654,091
		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	24 of 37	Attorney Docket Number	47004.000216

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47004.000216 EMF_US 27050939v1

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/654,091
		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	17 of 37	Attorney Docket Number	47004.000216

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/654,091
		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	11 of 37	Attorney Docket Number	47004.000216

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*Examine r Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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47004.000216 EMF_US 27050939v1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/654,091
		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	10 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examine r Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/654,091
		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	9 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
*Examiner r Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/654,091
		Filing Date	September 4, 2003
		First Named Inventor	James J. LEKACHMAN
		Art Unit	3694
		Examiner Name	Hai TRAN
Sheet	8 of 37	Attorney Docket Number	47004.000216

U.S. PATENT DOCUMENTS					
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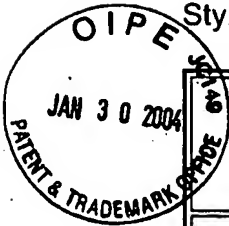
Change(s) applied
to document
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4/29/2011

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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
 Stylesheet Version v18.0



Title of
Invention

System and method for financial instrument pre-qualification
and offering

Application Number: 10/654091
 Confirmation Number: 5822
 First Named Applicant: J. LeKachman
 Attorney Docket Number: 47004.000216



Search string: (3316395 or 3634669 or 4254474 or 4594663
 or 4598367 or 4642768 or 4736294 or 4739478
 or 4760604 or 4812628 or 4831526 or 4866634
 or 4897811 or 4914587 or 4964043 or 5054096
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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
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Change(s) applied
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 4/29/2011